

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

LINDA FLINT EDGE,  
Plaintiff,

v.

NORFOLK FINANCIAL CORPORATION  
and DANIEL W. GOLDSTONE,  
Defendants.

No. 04-12134 DPW

**AFFIDAVIT OF LINDA FLINT EDGE**

Linda Flint Edge declares under penalty of perjury and on personal knowledge that the following statements are true and that if called as a witness she could competently testify thereto:

1. My name is Linda Flint Edge and I am the plaintiff in the instant case

2. I received and read the collection letters attached to my Complaint as Exhibits 1 through 4. When I read the letters, I did not understand how the balances in those letters had been calculated or determined.

3. When I appeared in Boston Municipal Small Claims Court on January 8, 2004, I did not ask to settle the account. There was no trial of the case in small claims court. I told the lawyer representing Norfolk Financial Corporation that I did not agree with the amount Norfolk said I owed and we agreed to settle the matter for a lesser amount.

4. I did not call Norfolk on March 1, 2004 and did not say that I could not pay the agreed settlement amount and did not promise to pay \$40 monthly.

Signed this 21 day of Dec, 2004

Linda Flint Edge  
Linda Flint Edge